## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

In re:		)	Case No. 16-40084-399
		)	Chapter 13
Adam Keith Belmar,		)	_
Jennifer Lynn Belmar,		)	
•	Debtors,	)	
		)	
Vantage Credit Union,		)	
	Movant,	)	Response Due: February 3, 2016
v.		)	Hearing Date: February 10, 2016
		)	Hearing Time: 10:00 am
Adam Keith Belmar,		)	Location: Court Room 5 North
Jennifer Lynn Belmar,		)	
	Debtors,	)	
		)	
and		)	
John V. LaBarge, Jr., Trustee,		)	
	Respondents.	)	

## NOTICE OF HEARING AND MOTION FOR RELIEF FROM AUTOMATIC STAY

PLEASE TAKE NOTICE that the undersigned will move before the Honorable Barry S. Schermer in the United States Bankruptcy Court, Thomas F. Eagleton Courthouse, 111 S. 10th Street, 5<sup>th</sup> Floor, North Courtroom, St. Louis, Missouri 63102 on **February 10, 2016 at 10:00 a.m.**, or as soon thereafter as counsel can be heard, for an order on the underlying motion for relief from automatic stay.

Any response must be filed with the Court by the  $3^{\rm rd}$  day of February, 2016 and served upon the undersigned.

FAILURE TO FILE A RESPONSE TO THE MOTION WITHIN SEVEN (7) DAYS BEFORE HEARING DATE MAY RESULT IN A DEFAULT ORDER BEING GRANTED.

COMES NOW Vantage Credit Union ("Vantage"), by and through its attorneys, and moves the Court for relief on the following grounds:

- 1. On the date of the filing of this bankruptcy proceeding, Vantage was owed at least \$16,532.45, in unpaid principal, secured by a 2005 Chevrolet Silverado, VIN: 1GCHK23U95F847630.
- 2. Debtors entered into a retail installment contract on August 16, 2014. The lien was perfected on August 16, 2014, as evidenced by a notice of lien. See Exhibits A and B attached hereto and incorporated herein by reference.
  - 3. The vehicle was worth at least \$17,575.00 at the time of filing.
- 4. Debtors have failed to provide adequate evidence of casualty insurance and Vantage is not able to verify coverage which adequately protects its collateral and its lienholder rights therein.
- 5. Cause exists for terminating the automatic stay, as Vantage is not adequately protected with its continuation.
- 6. Vantage requests that any order modifying the stay be effective immediately as allowed under Federal Bankruptcy Rule 4001(a)(3).

WHEREFORE, Vantage respectfully requests that the Court lift the automatic stay of 11 U.S.C. §362 as to the vehicle described above, that the vehicle be abandoned from the estate, that

any Order modifying the stay be effective immediately as allowed under Federal Bankruptcy

Rule 4001(a)(3), and that the Court enter such further relief as is proper.

Respectfully submitted, RIEZMAN BERGER, P.C.

By: /s/ Kathryn A. Klein Kathryn A. Klein, Mo Bar #35874 7700 Bonhomme Avenue, 7th Floor St. Louis, Missouri 63105 (314) 727-0101 phone (314) 727-1086 fax klein@riezmanberger.com Attorney for Vantage

## **CERTIFICATE OF SERVICE**

A copy of the foregoing was served on the following parties via electronic means for those available and otherwise by postage prepaid, in the United States Mail, by first-class mail to the following on the  $26^{th}$  day of January, 2016:

Adam Keith Belmar 211 Webb Ln Imperial, MO 63052 DEBTOR

Jennifer Lynn Belmar 211 Webb Ln Imperial, MO 63052 DEBTOR

Sean C. Paul 8917 Gravois Road, 2nd Floor St. Louis, MO 63123 ATTORNEY FOR DEBTORS John V. LaBarge, Jr. P.O. Box 430908 St. Louis, MO 63143 CHAPTER 13 TRUSTEE

Office of the United States Trustee 111 S. Tenth St., Ste. 6353 St. Louis, MO 63102

/s/ Kathryn A. Klein